What is claimed is:

1)   A method, with the aid of a digital computer, of determining the probability a user will achieve at least one financial goal expressed as one or more cash outflows over a first plurality of periods, comprising:

5   (a)   identifying a set of assets for said user, said assets associated with a market value;

           (b)   establishing a criterion for success;

           (c)   simulating a plurality of market scenarios on said assets, each said scenario adjusting said market value of said assets for each said period;

10   (d)   applying said cash outflows for each period for each said plurality of market scenarios; and

           (e)   checking for a second plurality of periods, for each said scenario, whether said market value satisfies said criterion for success.

2)   The method of claim 1, further comprising: calculating the probability

15   said user will achieve said at least one financial goal, said calculated probability being a function of the number of said plurality of simulated market scenarios that satisfy said criterion for success.

3)   The method of claim 2 wherein said probability is a function of the number of scenarios which satisfy said criterion for success for said second plurality of

20   periods.

4)   The method of claim 3 wherein said second plurality of periods comprise each of said first plurality of periods.

5) The method of claim 3 wherein said second plurality of periods comprise a predetermined number of periods of said first plurality of periods, whereby periods which do not satisfy said success criterion more than said predetermined number of periods before a final period do not decrease said calculated probability.

5   6) The method of claim 3 wherein said calculated probability comprises a decaying function.

7) The method of claim 6 wherein said calculated probability comprises a decaying function based on a predetermined set of periods.

8) The method of claim 1 further comprising: computing an expected

10 distribution of wealth based on said plurality of scenarios.

9) The method of claim 1 further comprising: categorizing said assets by asset type, said categorization creating a plurality of asset groups, said simulation of market scenarios being applied on an asset group basis, whereby all assets within a group are treated identically.

15 10) A method, with the aid of a digital computer, of determining the probability that a plurality of financial goals will be met based on a set of probabilistic return assumptions, comprising:

(a) receiving said plurality of financial goals on said computer;

(b) converting said plurality of financial goals into cash flows;

20 (c) receiving, on said computer, a set of financial assets for said client;

(d) applying said probabilistic return assumptions to said financial assets on a periodic basis; and

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(e)   determining the statistical probability that said cash flows will be satisfied on a periodic basis.

11)   A method, with the aid of a digital computer, of determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

5   (a)   identifying a set of assets, said assets associated with a market value;

(b)   establishing a criterion for success, said criterion for success associated with a plurality of periods;

(c)   simulating a plurality of market scenarios on said assets, each said

10   scenario adjusting said asset market value of said assets for each said period;

(d)   applying said criteria for success to each said scenario; and

(e)   calculating the probability said criteria for success will be satisfied.

12)   The method of claim 11, wherein said criterion for success is an absolute

15   criterion.

13)   The method of claim 11, wherein said criterion for success is a relative criterion.

14)   The method of claim 12, wherein said criterion for success has a memory.

15)   The method of claim 12, wherein said criterion for success has a decaying

20   memory.

16)   A computer system for determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

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(a)   a database including:

    (i)   a set of assets associated with a user, said assets associated with a market value; and

    (ii)   a criterion for success associated with said user, said criterion for success associated with a plurality of periods; and

(b)   a programmed processor configured to:

    (i)   simulate a plurality of market scenarios on said assets, each said scenario adjusting said market value of said assets for each said period;

    (ii)   apply said criteria for success to each said scenario; and

    (iii)   calculate the probability said user will satisfy said associated criteria for success.

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